

Fill in this information to identify the case:

Debtor 1 Sharon E Halfpenny

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Illinois
(State)

Case number 16-34776

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association, et al.

Name of creditor: _____

Court claim no. (if known): 2-1

Last 4 digits of any number you use to identify the debtor's account: 1032 _____

Date of payment change: _____
Must be at least 21 days after date of this notice 07 / 01 / 2020

New total payment: \$ 1,153.74
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 499.12New escrow payment: \$ 576.86

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Sharon E Halfpenny Case number (if known) 16-34776
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Michelle Ghidotti Date 05 / 22 / 2020
Signature

Print: Michelle Ghidotti Title AUTHORIZED AGENT
First Name Middle Name Last Name

Company Ghidotti Berger, LLP

Address 1920 Old Tustin Ave
Number Street
Santa Ana, CA 92705
City State ZIP Code

Contact phone (949) 427 - 2010 Email mghidotti@ghidottiberger.com

SN Servicing Corporation
 323 FIFTH STREET
 EUREKA, CA 95501
 For Inquiries: (800) 603-0836
 Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: May 06, 2020

DENNIS HALFPENNY
 SHARON HALFPENNY
 PO BOX 289
 AMBOY IL 61310

Loan:

Property Address:
 401 SOUTH GROVE AVENUE APT 1A
 OAK PARK, IL 60302

Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from Jan 2020 to June 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Jul 01, 2020:
Principal & Interest Pmt:	576.88	576.88
Escrow Payment:	499.12	576.86
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$1,076.00	\$1,153.74

Escrow Balance Calculation	
Due Date:	May 01, 2020
Escrow Balance:	(2,365.61)
Anticipated Pmts to Escrow:	998.24
Anticipated Pmts from Escrow (-):	122.34
Anticipated Escrow Balance:	(\$1,489.71)

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	37.19
Jan 2020		408.61		*		0.00	445.80
Jan 2020		408.61		*		0.00	854.41
Jan 2020		(408.61)		*		0.00	445.80
Jan 2020		408.61		*		0.00	854.41
Feb 2020		408.61		*		0.00	1,263.02
Feb 2020				2,762.20	* County Tax	0.00	(1,499.18)
Mar 2020		499.12		*		0.00	(1,000.06)
Mar 2020				161.72	* Forced Place Insur	0.00	(1,161.78)
Mar 2020				1,580.37	* Escrow Disbursement	0.00	(2,742.15)
Apr 2020		499.12		*		0.00	(2,243.03)
Apr 2020				61.41	* Forced Place Insur	0.00	(2,304.44)
May 2020				61.17	* Forced Place Insur	0.00	(2,365.61)
					Anticipated Transactions	0.00	(2,365.61)
May 2020		499.12		61.17	Forced Place Insur		(1,927.66)
Jun 2020		499.12		61.17	Forced Place Insur		(1,489.71)
	\$0.00	\$3,222.31	\$0.00	\$4,749.21			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 0.00. Under Federal law, your lowest monthly balance should not have exceeded 0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: May 06, 2020

DENNIS HALFPENNY

Loan:

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	(1,489.71)	1,880.62
Jul 2020	483.24	61.17	Forced Place Insur	(1,067.64)	2,302.69
Aug 2020	483.24	2,302.69	County Tax	(2,887.09)	483.24
Aug 2020		61.17	Forced Place Insur	(2,948.26)	422.07
Sep 2020	483.24	61.17	Forced Place Insur	(2,526.19)	844.14
Oct 2020	483.24	61.17	Forced Place Insur	(2,104.12)	1,266.21
Nov 2020	483.24	61.17	Forced Place Insur	(1,682.05)	1,688.28
Dec 2020	483.24	61.17	Forced Place Insur	(1,259.98)	2,110.35
Jan 2021	483.24	61.17	Forced Place Insur	(837.91)	2,532.42
Feb 2021	483.24	61.17	Forced Place Insur	(415.84)	2,954.49
Mar 2021	483.24	2,762.20	County Tax	(2,694.80)	675.53
Mar 2021		61.17	Forced Place Insur	(2,755.97)	614.36
Apr 2021	483.24	61.17	Forced Place Insur	(2,333.90)	1,036.43
May 2021	483.24	61.17	Forced Place Insur	(1,911.83)	1,458.50
Jun 2021	483.24	61.17	Forced Place Insur	(1,489.76)	1,880.57
	<u>\$5,798.88</u>	<u>\$5,798.93</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 422.07. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 966.49 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is (1,489.71). Your starting balance (escrow balance required) according to this analysis should be \$1,880.62. This means you have a shortage of 3,370.33. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 36 months.

We anticipate the total of your coming year bills to be 5,798.93. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	483.24
Surplus Amount:	0.00
Shortage Amount:	93.62
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$576.86</u>

Paying the Shortage: If your shortage is paid in full, your new monthly payment will be \$1,060.12 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed. If you would like to pay the shortage now, please pay the entire amount of the shortage before the effective date of your new payment. To ensure that the funds are posted to your account correctly, please notify your asset manager that you are paying the shortage.

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

CERTIFICATE OF SERVICE

On May 22, 2020 I served the foregoing documents described as NOTICE OF MORTGAGE PAYMENT CHANGE the following individuals by electronic means through the Court's ECF program:

DEBTOR'S COUNSEL

Joseph S Davidson

jdavidson@sulaimanlaw.com

TRUSTEE

Marilyn O Marshall

courtdocs@chi13.com

U.S. TRUSTEE

Patrick S Layng

USTPRegion11.ES.ECF@usdoj.gov

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Marlen Gomez

Marlen Gomez

On May 22, 2020, I served the foregoing documents described as NOTICE OF MORTGAGE PAYMENT Change on the following individuals by depositing true copies thereof in the United States mail at Santa Ana, California enclosed in a sealed envelope, with postage paid, addressed as follows:

DEBTOR

Sharon E Halfpenny

P.O. Box 289

Amboy, IL 61310

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/Marlen Gomez

Marlen Gomez